

FEB 07 2003

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/552,879
Filing Date	April 20, 2000
First Named Inventor	John CARAHAN et al.
Art Unit	2771
Examiner Name	Unassigned
Attorney Docket Number	47004.000056

Sheet 1 2

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
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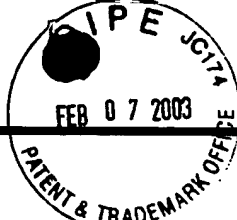
NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	1.	Asch, Latimer, How the RMAIFair, Isaac credit-scoring model was built, Journal of Commercial Lending, vol. 77, no. 10, pp. 10-16, 06/95		
	2.	Taylor, Clair et al., Card Issuers Turn to Scoring as They Face Increasing Risk, Financial Services Report, vol. 8, no. 15, pg. 1, 7/24/91		
	3.	Roger, John C. et al., A Credit Scoring Model to Evaluate the Credit Worthiness of Credit Card Applicants, Developments in Marketing Science, vol. 5, 1982		
	4.	Hickman, Michael, Using Software to Soften Big-Time Competition, Bank Systems & Technology, vol. 31, no. 8, pp. 38-40, 06/94		

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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Sheet

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5.	Sullivan, Deidre, Scoring Borrower Risk, Mortgage Banking, vol. 55, no. 2, pp. 94-98, 11/94		
6.	Jameson, Ron, Expanding Risk Management Strategies: Key to Future Survival, vol. 84, no. 5, Credit World, pp. 16-18, 05/96		
7.	Friedland, Marc, Credit Scoring Digs Deeper into Data, Credit World, vol. 84, no. 5, pp. 19-23, 05/96		
8.	Credit Scoring New Markets, Bank Technology News, vol. 9, no. 7, p. 1, 06/96		
9.	Carey, James J., The Sub-Prime Credit Market: Identifying Good Risks for Unsecured Credit, vol. 85, no. 1, Credit World, pp. 13-15, 09/96		
10.	Opportunity Knocks at Scoring's Door, Collection & Credit Risk, vol. 2, no. 4, 04/97		
11.	Makuch, Willaim J., Managing Consumer Credit Delinquency in the US Economy: A Multi-Billion Dollar Management Science Application, Interfaces, pp. 90-109, 02/92		
12.	Fred Fortner, There Must be a Better Way, Mortgage Banking vol. 53, no. 2, pp. 12-22, 11/01/92		

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FORM PTO-1449 COMMERCE (REV. 7-80) OFFICE		U.S. DEPARTMENT OF PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO.: 47004.000036		SERIAL NO.: 09/552,879	
LIST OF MATERIALS CITED BY APPLICANT (Use several sheets if necessary)				INVENTOR'S NAME: CARNAHAN et al.		EXAMINER:	
				FILING DATE: 4/20/00		GROUP: 2761	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	U1	3,634,669 ✓	1/11/71	Soumas et al.	235	184	7/16/69
	U2	4,254,474	3/3/81	Cooper et al.	364	900	8/2/79
	U3	4,598,367 ✓	7/1/86	DeFrancesco et al.	364	408	11/9/83
	U4	4,642,768 ✓	2/10/87	Roberts	364	408	3/8/84
	U5	4,736,294 ✓	4/5/88	Gill et al.	364	408	6/23/87
	U6	4,739,478 ✓	4/19/88	Roberts et al.	364	408	9/26/86
	U7	4,760,604	7/26/88	Cooper et al.	382	15	9/12/85
	U8	4,831,526 ✓	5/16/89	Luchs et al.	364	401	4/22/86
	U9	4,866,634	9/12/89	Reboh et al.	364	513	8/10/87
	U10	4,897,811	1/30/90	Scofield	364	900	1/19/88
	U11	5,220,500 ✓	6/15/93	Baird et al.	364	408	9/19/89
	U12	5,227,874 ✓	7/13/93	Von Kohorn	358	84	10/15/91
	U13	5,231,571	7/27/93	D'Agostino	364	408	8/14/90
	U14	5,278,751	1/11/94	Adlano et al.	364	402	8/30/91
	U15	5,444,844	8/22/95	Inoue et al.	395	161	9/8/94
	U16	5,481,647 ✓	1/2/96	Brody et al.	395	51	9/21/93
	U17	5,523,942 ✓	6/4/96	Tyler et al.	364	401	3/31/94
	U18	5,551,031	8/27/96	Harada et al.	395	600	7/25/94
	U19	5,583,778 ✓	12/10/96	Wind	364	464.01	9/21/94
	U20	5,592,590 ✓	1/7/97	Jolly	395	75	7/1/94
	U21	5,603,025	2/11/97	Tabb et al.	395	602	7/29/94
	U22	5,606,496	2/25/97	D'Agostino	395	235	5/16/95
	U23	5,611,052 ✓	3/11/97	Dykstra et al.	395	238	11/1/93
	U24	5,649,116 ✓	7/15/97	McCoy et al.	395	238	3/30/95
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U29	5,765,144 ✓	6/9/98	Larche et al.	705	38	6/24/96
U30	5,774,878 ✓	6/30/98	Marshall	705	35	6/27/94
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U32	5,802,502	9/1/98	Gell et al.	705	37	4/26/94
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U34	5,870,721	2/9/99	Norris	705	38	10/15/96
U35	5,875,437 ✓	2/23/99	Atkins	705	40	4/15/97
U36	5,878,403	3/2/99	DeFrancesco et al.	705	38	9/12/95
U37	5,913,202 ✓	6/15/99	Motoyama	705	35	6/13/97
U38	5,918,217	6/29/99	Maggioncalda et al.	705	36	12/10/97
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U43	5,963,953	10/5/99	Cram et al.	707	102	3/30/98
U44	5,987,434 ✓	11/16/99	Libman	705	36	6/10/96
U45	5,873,096	2/16/99	Lim et al.	707	201	10/8/97
OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)						
P1	"At Your Request™," from www.wingspanbank.com, select "Bank," then select "Concierge Services," Wingspan was first disclosed to public on June 24, 1999.					
P2	"Credit Scoring New Markets (Credit disadvantaged people are proving to be a lucrative lending market for banks)," Bank Technology News, vol. 9, no. 7, July 1996, 5 pages					
P3	"CTI (Computer-Telephony Integration)," CSU/DSU (Channel Service Unite/Data Service Unit), author unknown, pp. 208-210.					
P4	FreeMarkets® Web Applications Informational Brochure, including the following sections: 1-Buyers Saving Money; 2-Suppliers Growing Sales; 3-About FreeMarkets; 4-Career Opportunities; 5-Contacts; 6-What's New; and 7-Index, 1999, 34 pages.					
P5	Harris InfoSource Information Products to Grow Your Sales Brochure, including sections 1-About Harris InfoSource; 2-Information Solutions; 3-Harris InfoOnline; 4-Order a Product; 5-Online Resources; and 6-Contact us, April 26, 1999, 12 pages.					
P6	"Internet bank moves closer to virtual reality," in USA Today, by Robyn Meredith, May 5, 1995, 1 page.					
P7	Product Data Integration Technologies, Inc. Informational Brochure, including sections 1-The Company; 2-Services; 3-Products; 4-Communications Center; 5-Career Center; 6-New on the Site; and 7-Search our Site.					
P8	Opportunity Knocks at Scoring's Door (Trends and developments in scoring technology examined; scoring now is used for everything from prescreening credit card applicants o debt collections)," Collections & Credit Risk, vol. 2, no. 4, April 1997, 6 pages.					
P9	"The Sub-Prime Credit Market: Identifying Good Risks for Unsecured Cards," Credit World, vol. 85, no. 1, by James J. Carey, September 1996, 4 pages.					
P10	"Collections Strategy Model Phase II Proposal," Applied Decision Analysis, Inc. in coordination with First USA Bank, August 7, 1996, pp. 1-29; "Collections Strategy Model Phase I Results - Appendix A," 11 pages.					

SM	P11	"CSM II Project Summary," First USA Collections Support & Development Operations Research Group, November 5, 1996, 13 pages.
SM	P12	"Collections Strategy Model Phase 2," First USA Bank, by Ric Kosiba et al., October 25, 1996, 10 pages.
SM	P13	"How the RMA/Fair, Isaac credit-scoring model was built," Journal of Commercial Lending, vol. 77, no. 10, June 1993, by Latimer Asch, 5 pages
SM	P15	"Card issuers turn to scoring as they face increasing risk (bank card issuers consider risk factor in implementing applicant scoring for evaluating their accounts), Financial Services Report, vol. 8, no. 15, by Claire E. Taylor, July 24, 1991, 3 pages.
SM	P16	"SBA/Pro-Net," U.S. Small Business Administration Procurement Marketing and Access Network website, earliest date of September 27, 1997, 11 pages.
EXAMINER	DATE CONSIDERED	
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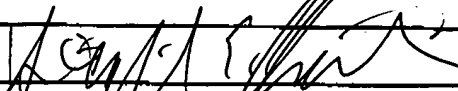
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
Application Number		09/552,879			
Filing Date		04-20-2000			
First Named Inventor		Carnahan et al.			
Group Art Unit		2771			
Examiner Name		Unassigned			
Attorney Docket Number		47004.000056			
Sheet	1	of	1		

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	F1	WO	01/11532		Chlan et al.	02-15-2001		
	F2	WO	99/27432		Sikka et al.	06-03-1999		
	F3	WO	99/39290		Pellegrinelli et al.	08-05-1999		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	P1	PCT-International Search Report for Application No. PCT/US01/06778 Filed 03-02-2001	
	P2	No Author Listed, "All-In-One Consumer Guide to Online Personal Finance Debuts", PR Newswire, 05-17-200, pp. 1-2	
	P3	No Author Listed, "WingspanBank.com and Frictionless Commerce Launch New Service for Finding, Comparing, and Purchasing Mutual Funds", Business Wire, 12-06-1999, pp. 1-2	
	P4	R. SNEL, "Wingspan Adds Supercharged Fund Search Feature", AMERICAN Banker, Vol. 164, No. 232, page 26, 12-06-1999	

Examiner Signature	Date Considered
	9/28/03

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